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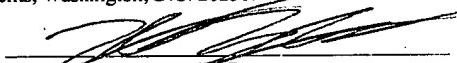
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Derrick Brown

ATTN: PATENT APPLICATIONS  
Assistant Commissioner for Patents  
Washington, D.C. 20231

Re: U.S. Patent Application Entitled "**BUSINESS TRANSACTION PROCESSING SYSTEMS AND METHOD**" (**CAMS II**)  
-- Bobbitt, et al. (Atty Dkt. No. 5053-30802)

Sir:

Transmitted herewith for filing is a disclosure including a title page, a 199 page specification, 126 pages of claims (581 Claims), and a one page abstract. In addition, we have also included Figures A-1a-G-14 on 97 sheets. The disclosure and drawings constitute the application of Charles P. Bobbitt, Steven G. Doughty and Robert Jay Shaw for the above-entitled invention.

Please note that this application is filed without an inventor Declaration and filing fees. Applicant requests the Patent and Trademark Office to accept this application and accord a serial number and filing date as of the date this application is deposited with the U.S. Postal Service for Express Mail. Further, the Applicant requests that the NOTICE OF MISSING PARTS-FILING DATE GRANTED be sent to the undersigned Applicant representative.

Assistant Commissioner for Patents

October 27, 2000

Page 2

Please address all correspondence in connection with this application to:

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Please date stamp and return the enclosed postcard to evidence receipt of this application.

Respectfully submitted,



B. Noël Kivlin  
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EBM:gm  
Enclosures